

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Steven Castronova | Social Security number or ITIN | xxx-xx-4477 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 19-13867-VFP | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Castronova

6/29/21

By the court: Vincent F. Papalia
Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Castronova
Debtor

Case No. 19-13867-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 29, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Steven Castronova, 26 Arnold Road, West Milford, NJ 07480-1702 |
| r | + Cervelli Real Estate and Property, 1 Marine Plaza, Suite 304, North Bergen, NJ 07047-6234 |
| 518144490 | #+ Christine Castronova, 11 Heartstone Ave, Kinnelon, NJ 07405-2303 |
| 518144497 | + Damiano Law Offices, 51 East Main Street, Little Falls, NJ 07424-1646 |
| 518144498 | + Foster and Mazzie LLC, 10 Furler Street, Totowa, NJ 07512-1842 |
| 518325205 | + HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 518144483 | ++ LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998 address filed with court:, Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438 |
| 518144496 | + Michael Siesta, 10 Furler St, Totowa, NJ 07512-1842 |
| 518144485 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, NJ Division of Taxation, 50 Barrack Street, 9th Floor, PO BOX 245, Trenton, NJ 08695 |
| 518180591 | + Sherman Wells Sylvester & Stamelman LLP, 210 Park Ave., Florham Park, NJ 07932-1056 |
| 518049022 | + Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386 |
| 518144484 | + Specialized Loan,, Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highland Rance, CO 80129-2386 |
| 518180592 | Steven Castronova, 26 Arnold Road, Wayne, NJ 07470 |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 29 2021 20:45:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 29 2021 20:45:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518132557 | EDI: GMACFS.COM | Jun 30 2021 00:38:00 | Ally Capital, PO Box 130424, Roseville MN 55113-0004 |
| 518049017 | + EDI: GMACFS.COM | Jun 30 2021 00:38:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901 |
| 518049018 | + EDI: CAPITALONE.COM | Jun 30 2021 00:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518169767 | + EDI: AIS.COM | Jun 30 2021 00:38:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518188000 | EDI: BL-BECKET.COM | Jun 30 2021 00:38:00 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518049019 | + Email/Text: bankruptcynotices@cbecompanies.com | Jun 29 2021 20:45:00 | Cbe Group, Attn: Bankruptcy, 1309 Technology Parkway, Cedar Falls, IA 50613-6976 |
| 518049020 | + Email/Text: ering@cbhv.com | Jun 29 2021 20:45:00 | Collection Bureau Hudson Valley, Inc., 155 North |

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| | | | |
|-----------|--|----------------------|--|
| 518062104 | + EDI: IRS.COM | Jun 30 2021 00:38:00 | Plank Road, Po Box 831, Newburgh, NY 12551-0831 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346 |
| 518049021 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 29 2021 20:44:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 |
| 518543224 | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 29 2021 20:45:00 | United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518208764 | + EDI: AIS.COM | Jun 30 2021 00:38:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| TOTAL: 13 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518144482 | *+ | Ally Financial, Attn: Bankruptcy Dept, PO BOX 380901, Bloomington, MN 55438-0901 |
| 518144488 | *+ | Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285 |
| 518144486 | *+ | Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285 |
| 518144487 | *+ | Capital One, Attn: Bankruptcy, PO BOX 30285, Salt Lake City, UT 84130-0285 |
| 518144489 | *+ | Cbe Group, Attn: Bankruptcy, 1309 Technology Parkway, Cedar Falls, IA 50613-6976 |
| 518144491 | *+ | Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831, Newburgh, NY 12551-0831 |
| 518144492 | *+ | Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831, Newburgh, NY 12551-0831 |
| 518144493 | *+ | Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831, Newburgh, NY 12551-0831 |
| 518144494 | *+ | Collection Bureau Hudson Valley, Inc, 155 North Plank Road, PO BOX 831, Newburgh, NY 12551-0831 |
| 518144495 | *+ | Kohls/Capital One, Kohls Credit, PO BOX 3120, Milwaukee, WI 53201-3120 |
| 518290904 | *P++ | STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245 |

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Anthony J. Sylvester | on behalf of Creditor Lakeland Bank asylvester@shermanatlas.com |
| David L. Stevens | on behalf of Debtor Steven Castronova dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com |

Eric Raymond Perkins

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eperkins@becker.legal nj42@ecfbis.com;tcolumbini@becker.legal;eperkins@becker.legal;lrodriguez@becker.legal

Eric Raymond Perkins

on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal
nj42@ecfbis.com;tcolumbini@becker.legal;eperkins@becker.legal;lrodriguez@becker.legal

Jamal J Romero

on behalf of Debtor Steven Castronova jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.
com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com

Mitchell Hausman

on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov

Rebecca Ann Solarz

on behalf of Creditor HSBC Bank USA National Association as Trustee for Deutsche A1t-B Securities, Mortgage Loan Trust,
Series 2007-AB1 rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10